

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 13-23364-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roosevelt Francis Jr.  
152 Greenland Avenue  
Trenton, NJ 08638

Melissa R. Francis  
aka Melissa Harvey  
152 Greenland Avenue  
Trenton, NJ 08638

Social Security No.:

xxx-xx-4322

xxx-xx-0094

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 2, 2014.

On 12/10/2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: January 23, 2018

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: December 12, 2017

JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Roosevelt Francis, Jr.  
 Melissa R. Francis  
 Debtors

Case No. 13-23364-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 3  
 Total Noticed: 54

Date Rcvd: Dec 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2017.

db/jdb  
 cr  
 514049471 +Roosevelt Francis, Jr., Melissa R. Francis, 152 Greenland Avenue, Trenton, NJ 08638-3628  
 +Ewing Township, Municipal Complex, 2 Jake Garzio Drive, Ewing, NJ 08628-1544  
 +AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, Texas 76096)  
 514013166 +Aes/Pnc Natl City, 1200 N 7th St, Harrisburg, PA 17102-1419  
 514041934 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853  
 514013171 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 514244829 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 514013174 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
 (address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
 514013170 +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440  
 514050712 +Capital One Auto Finance, 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243-4652  
 514189147 +Crestar Capital, L.L.C., c/o Honig and Greenberg, LLC, 1949 Berlin Road, Suite 200, Cherry Hill, NJ 08003-3737  
 515260702 +ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 515260703 +ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 514013177 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 514013178 +First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868  
 514013179 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 514013180 +Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 514082699 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
 514013183 +Plains Commerce Bank/C, 2101 W 51st Ste 34, Sioux Falls, SD 57105  
 514013184 +Professnl Acct Mgmt In, 633 W Wisconsin Ave Ste, Milwaukee, WI 53203-1920  
 514013185 +Rickart Collection Systems, Inc., 575 Milltown Rd, P.O. Box 7242, North Brunswick, NJ 08902-7242  
 514013187 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695)  
 514075487 +Sallie Mae Inc. on behalf of NJHESAA, P.O. Box 548, Trenton, NJ 08625-0548  
 514013188 #+Tate and Kirlin Associates, 2810 Southhampton Rd, Philadelphia, PA 19154-1207  
 514013189 +Township of Ewing, Ewing Township Municipal Bldg, 2 Jake Garzio Drive, Trenton, NJ 08628-1544  
 514083332 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
 514013191 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860  
 514013192 +Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225  
 514013193 +World Keimyung Taekwondo, Inc., c/o National Credit Managers, Inc., P.O. Box 140925, Orlando, FL 32814-0925

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Dec 12 2017 23:20:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 12 2017 23:20:42 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 514228736 +E-mail/Text: EBNProcessing@afni.com Dec 12 2017 23:20:52 Afni, Inc, PO Box 3667, Bloomington, IL 61702-3667  
 514013167 +E-mail/Text: EBNProcessing@afni.com Dec 12 2017 23:20:52 Afni-Bloom, 404 Brock Dr Po Box 3097, Bloomington, IL 61701-2654  
 514013168 +E-mail/Text: ally@ebn.phinsolutions.com Dec 12 2017 23:20:02 Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300  
 514080981 +E-mail/Text: ally@ebn.phinsolutions.com Dec 12 2017 23:20:02 Ally Financial Inc., P O Box 130424, Roseville, MN 55113-0004  
 514136444 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Dec 12 2017 23:33:49 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 514013169 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Dec 12 2017 23:20:38 Asset Acceptance LLC, Po Box 1630, Warren, MI 48090-1630  
 514013173 E-mail/Text: bankruptcy@cashcall.com Dec 12 2017 23:21:25 Cashcall Inc, 1600 S Douglass Rd, Anaheim, CA 92806  
 514035370 +E-mail/Text: bncmail@w-legal.com Dec 12 2017 23:20:53 CASHCALL, INC., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVE., STE. 400, SEATTLE, WA 98121-3132  
 514013172 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Dec 12 2017 23:26:59 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864  
 515326092 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Dec 12 2017 23:26:27 Capital One Auto Finance, a division of Capital On, P.O. Box 201347, Arlington, TX 76006-1347  
 514013175 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 12 2017 23:21:30 Credit Coll, Po Box 9134, Needham, MA 02494-9134

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 54

Date Rcvd: Dec 12, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514013176 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Dec 12 2017 23:21:30  
Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3246  
514149596 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 12 2017 23:20:58  
INTERNATIONAL COLLECTION SERVICES, c/o Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-7999  
514013181 +E-mail/Text: cio.bncmail@irs.gov Dec 12 2017 23:20:24 Internal Revenue Service,  
P.O. Box 7346, Philadelphia, PA 19101-7346  
514156495 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Dec 12 2017 23:20:58 Jefferson Capital Systems LLC,  
PO BOX 7999, SAINT CLOUD MN 56302-9617  
514013182 E-mail/Text: camanagement@mtb.com Dec 12 2017 23:20:30 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
514097788 E-mail/Text: camanagement@mtb.com Dec 12 2017 23:20:30 M&T Bank, P.O. Box 1288,  
Buffalo, New York 14240  
514872167 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 12 2017 23:33:31  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514872168 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 12 2017 23:33:43  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541  
514269155 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Dec 12 2017 23:27:11  
Portfolio Recovery Associates, LLC, c/o Citifinancial, Inc., POB 41067, Norfolk VA 23541  
514275769 +E-mail/PDF: resurgentbknofications@resurgent.com Dec 12 2017 23:26:40  
PYOD, LLC its successors and assigns as assignee, of Plains Commerce Bank,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
514013186 +E-mail/PDF: pa\_dc\_claims@navient.com Dec 12 2017 23:26:55 Sallie Mae, Po Box 9500,  
Wilkes Barre, PA 18773-9500  
514013190 +E-mail/Text: crwkflw@firstdata.com Dec 12 2017 23:21:11 TRS Recovery Services,  
5251 Westheimer Rd, Houston, TX 77056-5416

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Crestar Capital, L.L.C., c/o Honig & Greenberg, LLC, 1949 Berlin Road, Suite 200,  
Cherry Hill, NJ 08003-3737  
514156808\* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999  
(address filed with court: Jefferson Capital Systems LLC, PO BOX 7999,  
SAINT CLOUD MN 56302-9617)  
514169411\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2017 at the address(es) listed below:

Adam D. Greenberg on behalf of Creditor Crestar Capital, L.L.C. agreenberg@hglclaw.com,  
Aholmes@hglclaw.com  
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor M&T Bank NJECFMAIL@mwc-law.com

District/off: 0312-3

User: admin  
Form ID: 185

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Total Noticed: 54

Date Rcvd: Dec 12, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Denise E. Carlon on behalf of Creditor M&T Bank bankruptcynotice@zuckergoldberg.com,  
bkgroup@kmlawgroup.com  
Elizabeth K. Holdren on behalf of Creditor Ewing Township eak@hillwallack.com,  
fkm@hillwallack.com;jhanley@hillwallack.com  
Georgette Miller on behalf of Debtor Roosevelt Francis, Jr. info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best  
case.com;gregmont@gbmlaw.net  
Georgette Miller on behalf of Joint Debtor Melissa R. Francis info@georgettemillerlaw.com,  
georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.best  
case.com;gregmont@gbmlaw.net  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 11